

INDIANA ANNUAL REPORT

Committed to the future of rural communities.



2004



"From public safety and health to housing and jobs, USDA Rural Development programs are far-reaching and life-changing."

Robert WhiteState Director

Rural America abounds with promise. USDA Rural Development is helping fulfill the promise and overcome the problems of the nation's rural heartland. Rural Development was created in 1994 when rural economic and community development programs that had been splintered among various USDA agencies were forged into a new mission area. With this action, the Farmers Home Administration, Rural Development Administration, Rural Electrification Administration and Agricultural Cooperative Service passed into history, but their tradition of service to America is being carried on by USDA Rural Development.

In thousands of communities across the nation, rural people are struggling to pump new life into economies locked into a downward spiral of job losses, out-migration and diminishing services. To reverse this trend, USDA Rural Development is forging new partnerships with rural communities, funding projects that bring housing, community facilities, utilities and other services to rural areas. USDA also provides technical assistance and financial backing for rural businesses and cooperatives to create quality jobs in rural areas.

The stakes in this battle are high. More than 53 million people live in rural America, nearly 16 percent of whom earn wages below the Federal poverty level. There are 2.5 million substandard housing units in rural areas, compared to 2.4 million in cities and 1.2 million in suburbs. More than 418,000 rural households still lack running water.

Each year, USDA Rural Development programs create or preserve tens of thousands of rural jobs and create or improve more than 65,000 units of quality rural housing. To multiply the impact of its programs, USDA Rural Development is working with State, local and Indian tribal governments, as well as private and nonprofit organizations and user-owned cooperatives.

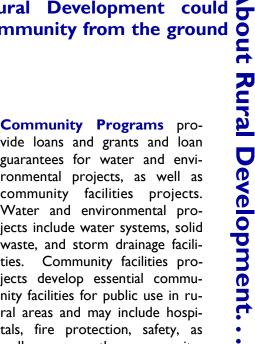
In Indiana, programs and services are provided through USDA Rural Development's network consisting of a State office in Indianapolis, three area offices, and 16 local offices throughout the state.

From public safety and health to housing and jobs, USDA Rural Development programs are far-reaching and life-changing.

Sincerely

Robert White

Robert White State Director





USDA Rural Development could build a community from the ground up...

Business Programs help create jobs and stimulate rural economies by providing financial backing for rural businesses. Loans, grants, and loan guarantees are available to any legally-organized entity, including cooperatives, partnerships, profit or non-profit entities, Indian tribes or federallyrecognized tribal groups, and municipalities. Additionally, a wide range of technical assistance is provided to cooperatives and people interested in forming new cooperatives.

Single Family Housing

Programs provide homeownership opportunities to low and moderate-income rural Americans through several loan, grant, and loan guarantee programs. The programs also make funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary.

vide loans and grants and loan guarantees for water and environmental projects, as well as community facilities projects. Water and environmental projects include water systems, solid waste, and storm drainage facili-Community facilities projects develop essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other communitybased initiatives.

Multi-Family Housing

Programs offer Rural Rental Housing Loans to provide affordable multi-family rental housing for very low-, low-, and moderate-income families; the elderly; and persons with disabilities. This is primarily a direct mortgage program, but funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems. Additionally, deep subsidy rental assistance is available to eligible families.

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Ann Veneman Secretary of Agriculture

One of the hallmarks of the Bush Administration centers on improving the quality-of-life and increasing economic opportunities in rural communities. To do this, USDA Rural Development focuses efforts on three primary areas -- home ownership opportunities, business development, and community infrastructure.

The \$50 billion in USDA Rural Development investments made by the Bush Administration has helped to create or save over 800,000 jobs that are important to rural communities. The all time record high of 76.1 percent homeownership in rural areas is evidence that programs are working as USDA Rural Development has helped 170,000 families attain their dream of homeownership. President Bush has set a goal of providing access to all Americans by 2007. USDA Rural Development is helping meet this goal by increasing access for 1.2 million households and businesses to high-speed Internet technologies.

USDA Rural Development has provided 2.7 million people with basic community water and wastewater infrastructure. Additionally, investments that assist communities with financing public health and safety first responder requests, including financing the purchase of 600 fire trucks and 150 police cars and construct or renovate nearly 100 medical facilities, are having a positive impact on the quality of life in rural America.

The Bush Administration understands the values and traditions that are unique to those who call rural America home. President Bush and I, along with our USDA Rural Development family, are working hard to support families, businesses, and communities increase economic opportunities and improve the quality of life in rural communities.

Gilbert Gonzalez Acting Under Secretary



Citizens and community leaders throughout rural American share a common desire to bring economic opportunity and an improved quality of life to their community. There is a remarkable cohesiveness among rural citizens that allows the energy and enthusiasm of local citizens to harness the resources needed to bring solutions to economic and social issues facing their communities.

Today, more Americans than ever are realizing their dream of becoming a homeowner. Bringing stability to families, neighborhoods and increasing personal family wealth through building of financial equity in their future. I am proud to say that 20 percent of the first-time homeowners receiving financing this year are minority families.

We are committed to aggressively working to help families, communities and businesses build the basic community infrastructure, help create more local jobs and gain access to educational and health care services and technologies that allow them to be better prepared to compete in a global environment.

While we have accomplished much, we know that more must be done to assist more families, businesses, and communities benefit from the financing and technical assistance USDA Rural Development provides. That is why I unveiled this year a new education and outreach effort designed to ensure everyone in rural areas know what assistance is available to help them achieve their economic goals and improve their quality of life. Simply put, USDA Rural Development is the sole government agency that can build rural communities from the ground up.

To date, the Bush Administration, through USDA Rural Development, has invested \$50 billion to help create or save over 800,000 jobs. We have a team of dedicated professionals capable and ready to work with you to improve the quality of life in rural Indiana. I encourage you to contact your local or state office in Indiana to learn more about how USDA Rural Development can help improve the quality of life and increase the economic opportunity in your community.

Fiscal Year 2004

Businesses Jobs Community and Economic Development

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Business-Cooperative Services Business and Industry Guaranteed Loans 6 \$10,591,500 П Rural Business Enterprise Grant \$1,122,000 \$47,000 Rural Business Opportunity Grant \$85,000 Rural Cooperative Development Grant Value-Added Producer Grant \$350,000 \$200,000 Rural Economic Development Grant 21 \$12,395,500 Total

Water and Waste Systems

Community Facilities

Essential
Community Systems
and Services

Community Programs provide loans and grants and loan guarantees for water and environmental projects, as well as community facilities projects. Water and environmental projects include water systems, solid waste, and storm drainage facilities. Community facilities projects develop essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives.

Community Facilities		
Loans	2 Loans	\$12,040,000
Loan Guarantees	I Loan Guarantee	\$6,452,000
Grants	6 Grants	\$262,000
Total	7 Projects	\$18,754,000

Water and Waste		
Loans	18 Loans	\$31,405,750
Grants	12 Grants	\$10,289,000
Predevelopment Planning Grant	I Grant	\$15,000
Total	20 Projects	\$41,709,750

New Homes Home Refinancing Home **Improvements**

Decent, Safe, **Sanitary Housing**

Single Family Housing Programs provide homeownership opportunities to low and moderate-income rural Americans through several loan, grant, and loan guarantee programs. The programs also make funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary.

Single Family Housing Programs

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00	Single Family Housing Programs	7发达	
. 2	Section 502 Direct Programs	454 Loans	\$31,001,672
a	Section 504 Direct Loans	115 Loans	\$650,098
S e	Section 504 Grants	133 Grants	\$660,861
a	Section 502 Guaranteed Rural Housing Program	640 Loans	\$53,700,371
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Rental Housing
Deep Subsidy
Rental Assistance
Housing Repairs
Affordable
Multi-Family
Rental Housing

Multi-Family Housing Programs offer Rural Rental Housing Loans to provide affordable multi-family rental housing for very low-, low-, and moderate-income families; the elderly; and persons with disabilities. This is primarily a direct mortgage program, but funds may also be used to buy and im-

prove land and to provide necessary facilities such as water and waste disposal systems. Additionally, deep subsidy rental assistance is available to eligible families.

Multi-Family Housing Programs

Section 533 Housing Preservation Grants	4 Grants	\$145,174
Section 515 Rural Rental Housing Loans	6 Loans	\$2,063,939

USDA Rural Development Indiana Investments 1994-2004 (Amounts rounded to the nearest millionth dollar)



Total Indiana Investments: \$1,622,000,000

Multi-Family Housing

Single Family Housing

AREA I: COLUMBIA CITY Area Office

1919 East Business Park 30 Columbia City, IN 46725 (260) 244-6266 Ext. 4

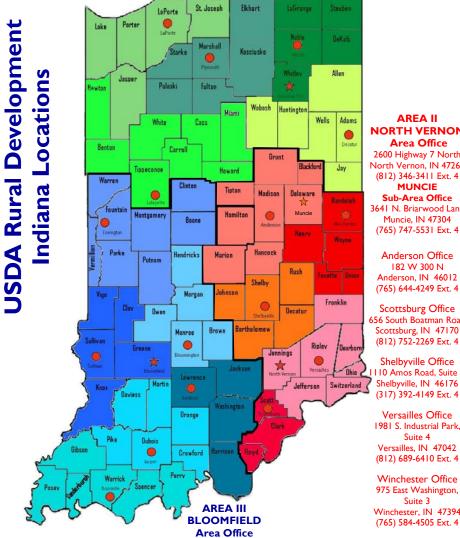
Albion Office 104 East Park Drive Albion, IN 46701 (260) 636-7682 Ext. 4

Decatur Office 975 South 11th Decatur, IN 46733 (260) 728-2141 Ext. 4

LaPorte Office 100 Legacy Plaza West LaPorte, IN 46350 (219) 324-6303 Ext. 4

Lafayette Office 1812 Troxel Dr. Suite C-I Lafayette, IN 47909 (765) 474-9992 Ext. 4

Plymouth Office 2903 Gary Drive Plymouth, IN 46563 (574) 936-2024 Ext. 4



AREA II NORTH VERNON Area Office

2600 Highway 7 North North Vernon, IN 47265 (812) 346-3411 Ext. 4 MUNCIE

Sub-Area Office 3641 N. Briarwood Lane Muncie, IN 47304

Anderson Office 182 W 300 N Anderson, IN 46012 (765) 644-4249 Ext. 4

Scottsburg Office 656 South Boatman Road Scottsburg, IN 47170 (812) 752-2269 Ext. 4

Shelbyville Office 110 Amos Road, Suite A Shelbyville, IN 46176 (317) 392-4149 Ext. 4

Versailles Office 1981 S. Industrial Park, Suite 4 Versailles, IN 47042 (812) 689-6410 Ext. 4

Winchester Office 975 East Washington, Suite 3 Winchester, IN 47394 (765) 584-4505 Ext. 4

104 County Road 70 East, Suite C Bloomfield, IN 47424 (812) 384-4634 Ext. 4

Bedford Office 1919 Steven Avenue Bedford, IN 47421 (812) 279-6521 Ext. 4

Covington Office 2378 West US 136, Suite 3 Covington, IN 47932 (765) 793-3651 Ext. 4

Bloomington Office 1931 Liberty Bloomington, IN 47403 Boonville, IN 47601 (812) 334-4318 Ext. 4

Jasper Office 1484 Executive Boulevard Jasper, IN 47546 (812) 482-1171 Ext. 4

Boonville Office 1124 South 8th Street (812) 897-2840 Ext. 4

> Sullivan Office 2326 North Section Street Sullivan, IN 47882 (812) 268-5157 Ext. 4

USDA RURAL DEVELOPMENT USDA INDIANA STATE OFFICE



Committed to the future of rural communities.

5975 Lakeside Boulevard Indianapolis, IN 46278-1996 317-290-3100 Ext. 4 FAX 317-290-3127 TDD 317-290-3343

Summary of Program Purposes	Land and Building	Machinery and Equipment	Working Capital	Infra- structure	Training and/or Technical Assistance	
HOUSING PROGRAMS						
Section 502 - Direct Loan	x					
Section 502 - Guaranteed Loan	x					
Section 504 - Loan/Grant	x					
Rural Rental Housing - Guaranteed Loan	x			x		
Rural Rental Housing - Direct Loan	x			x		
Farm Labor Housing - Loan/Grant	x			x		
Housing Preservation Grant	x	x	x	x	x	
ВЦ	JSINESS F	ROGRAMS				
Business and Industry - Guaranteed Loan	x	x	x	x		
Rural Business Enterprise Grant	×	x	x	x	x	
Intermediary Relending Loan	x	x	x	x		
Rural Business Opportunity Grant					х	
Rural Economic Development Loan/Grant	×	x	x	x	x	
CON	COMMUNITY PROGRAMS					
Water and Sewer - Loan/Grant	х	х	х	х		
Water and Sewer - Guaranteed Loan	x	х	x	х		
Solid Waste Management Grant					х	
Distance Learning & Telecommunications		х		х		
Technical Assistance & Training Grant					x	
Community Facilities - Direct Loan/Grant	x	x	x			
Community Facilities - Guaranteed Loan	x	x	x			